

10/13/2021 SCANNED Page 1
CASE #: 4:21-cv-00888-ALM-CAN



THE MOORISH NATIONAL REPUBLIC
MOORISH DIVINE AND NATIONAL MOVEMENT OF THE WORLD
Aboriginal and Indigenous Natural Peoples of South-East Amexem North America

In The
United States District Court
For Texas Republic

<Tiran Buggs>, Authorized Representative, Natural Person, Pro Se Litigant:
[185 Vintage Trail]
[McDonough, Georgia 30253]]

Petitioner

v.

<CAPITAL ONE AUTO FINANCE INC>
[8050 Dominion Parkway]
[Plano, TX 75024]]

Respondents / Defendants

Jurisdiction

This action containing complaints for declaratory relief and for damages, is brought against the defendants to secure due process of law, equal protection and other rights, privileges and immunities guaranteed to complainant by the Constitution / Treaty and laws of these United States Republic.

Jurisdiction of this court is invoked under The Zodiac Constitution ©AA222141 / Library of Congress, Washington, District of Columbia, Constitution / Treaty and laws of the United States Republic as follows:

CIVIL COMPLAINT/CHARGES: Disorderly Conduct (Sec 106-81 (5)), Criminal Trespass (Texas Penal Code CH 30.05), Grand Theft Auto (Texas Penal Code CH 31.03), Federal Motor Vehicle and Aircraft Theft (18 USC 2313), Consumer Credit Privacy Violations (15 USC 1681)

Venue

Original Jurisdiction United States District Court TEXAS

Plaintiff

<Tiran Buggs>, Natural Person, In Propria Persona Sui Juris (not to be confused with, nor substituted by, Pro Se by unauthorized hand of another). I am Aboriginal Indigenous Moorish-American; possessing Free-hold by Inheritance and Primogeniture Status; standing Squarely Affirmed, aligned and bound to the Zodiac Constitution, with all due respect and honors given to the Constitution for the United States Republic, North America; Being a descendant of Moroccans and born in America; with the blood of the Ancient Moabites from the Land of Moab, who received permission from the Pharaohs of Egypt to settle and inhabit North-West Africa / North Gate. The Moors are the founders and are the true possessors of the present Moroccan Empire; with our Canaanite, Hittite and Amorite brethren, who sojourned from the land of Canaan, seeking new homes. Our dominion and inhabitation extended from Northeast and Southwest Africa, across the Great Atlantis, even unto the present North, South and Central America and the Adjoining Islands - bound squarely affirmed to THE TREATY OF PEACE AND FRIENDSHIP OF SEVENTEEN HUNDRED AND EIGHTY-SEVEN (1787) A.D. superseded by THE TREATY

FILED

2021 OCT 13 PM 2:50

LYNNE FINLEY
DISTRICT CLERK
COLLIN COUNTY, TX
BY: [Signature] DEPUTY

OF PEACE AND FRIENDSHIP OF EIGHTEEN HUNDRED and THIRTY-SIX (1836) A.D. between Morocco and the United States (<http://www.yale.edu/lawweb/avalon/diplomacy/barbary/bar1866f.htm> or at Bevin's Law Book of Treaties) the same as displayed under Treaty Law, Obligations, Authority, as expressed in Article VI of the Constitution for the United States of America (Republic):

THE TREATY OF PEACE AND FRIENDSHIP OF 1836 A.D.
Between Morocco and the United States

Article 20

"If any of the Citizens of the United States, or any Persons under their Protection, shall have any disputes with each other, the Consul shall decide between the Parties, and whenever the Consul shall require any Aid or Assistance from our Government, to enforce his decisions, it shall be immediately granted to him."

Article 21

"If any Citizen of the United States should kill or wound a Moor, or, on the contrary, if a Moor shall kill or wound a Citizen of the United States, the Law of the Country shall take place, and equal Justice shall be rendered, the Consul assisting at the Trial; and if any Delinquent shall make his escape, the Consul shall not be answerable for him in any manner whatever."

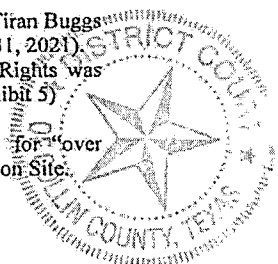
Defendants

<CAPITAL ONE AUTO FINANCE>

Facts

In support of this petition, I state for the record:

1. On May 19, 2021, Tiran Buggs both updated his personal information and registered a dispute with the Consumer Financial Protection Bureau against Transunion, Equifax, and Experian requesting paperwork demanding the validity of the CAPITAL ONE AUTO LOAN (Exhibit 1: Complaint ID 210519-6607658).
2. On May 27th, 2021, CAPITAL ONE AUTO FINANCE sent a third-party agent SPEEDY RECOVERY SERVICES to perform illegal "entry" on clearly marked private property (Exhibit 2: Photos) without the permission of Tiran Buggs.
3. On May 27th, 2021, a Writ in the Nature of Discovery was sent to COAF requesting certified and verified official copies of loan related documents prior to June 11th to make a physical inspection and verify and witness the same. This was a Lawful Demand and Request, under the rule of Discovery. It was further stated to provide the information within ten (15) days of receipt of this Notice of Discovery.
4. On May 28th, 2021, Tiran Buggs called COAF alerting them of vehicle theft and demanding to see the Original Sales Contract (Exhibit 3: COAF Response Letter, page 2)
5. On May 29th, 2021, a certified letter was sent to CAPITAL ONE AUTO FINANCE alerting them that the vehicle was "illegally taken" from private property and once again demanding to see the signed Wet Ink contract in person.
6. On May 31st, 2021, COAF mailed another Customer's Personal Information to Tiran Buggs instead of his requested personal information (Exhibit 4: COAF Response May 31, 2021).
7. On July 14th, 2021, COAF claims that a Notice of Enforcement of Contract Rights was mailed to 95 Stone Ridge Way, Covington, GA, 30253 on August 25, 2020 (Exhibit 5)
8. On August 3rd, COAF sent Tiran Buggs a check for approximately \$1153 for "over payment" produced from sale of 2011 Dodge Challenger at an unspecified Auction Site.



9. On August 3rd, it was noticed that a Credit Report Inquiry was performed by COAF on June 24, 2021, without the permission of Tiran Buggs.
10. On August 3rd, it was noticed that a Credit Report Inquiry was performed by a third-party SPEEDY RECOVERY SERVICES on the following dates January 26, March 16, and April 29, 2021, without the permission of Tiran Buggs.
11. On August 30th, an FTC Report was filed against COAF for failure to comply with FCRA Regulations and violation of Federal Law.
12. On September 15, 2021, Tiran Buggs sent another Writ of Discovery, via certified mail, to COAF demanding further proof of Contract. I stated for the record a contract has to be disclosed as this is the premise for this claim and without it there can be no claims – All Law is Contract.
13. On October 5th, 2021, another FTC report was filed in response to a Fraudulent Contract COAF attempted to provide to Tiran Buggs.
14. On October 7th, 2021, a complaint was file with the SEC against COAF was it business practices (Exhibit 5 – Letter to Capital One Auto Finance Fraudulent Contract).
15. On October 8th, 2021, a Police Report was filed with Henry County Police Department.

Legal Claims

All Law is contract therefore in order for any claim to be made the contract must be produced. CAPITAL ONE AUTO FINANCE has refused to obey FCRA and Federal statutes to produce materials to verify the debt.

To ensure maximum possible accuracy in producing credit reports all information in the report must be verified.

Cortez v. Trans Union Corp., No. 05-5684 (C.D. Cai Aug. 13, 2010)

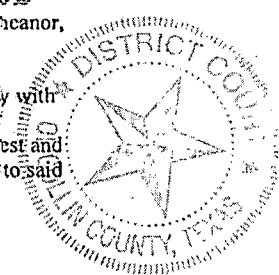
You may be liable for your willful non-compliance to provide the requested information.
Wenger v. Trans Union Corp., No. 95-6445 (C.D. Cai Nov. 14, 1995).

As a retaliatory action to this account being disputed, CAPITAL ONE AUTO FINANCE contracted a third-party agent SPEEDY RECOVERY SERVICES of Lithonia, GA to come to a PRIVATE, RESIDENTIAL domicile, to steal Tiran Buggs's vehicle out of his driveway, even with clear NO TRESSPASSING signs posted (See Photos). Which is a clear violation of "Breach of Peace" 16 USC 1692 f (6) of the Fair Debt Collections Practices Act.

In addition, both SPEEDY RECOVERY SERVICES and COAF illegally accessed Tiran Buggs's credit file (running credit inquiries) violating Federal Privacy Laws that were put in place to protect consumer information. CAPITAL ONE AUTO FINANCE AND SPEEDY RECOVERY SERVICES both colluded to fraudulently take Tiran Buggs's vehicle by any means, once taken, they transported the stolen vehicle via tow, utilizing DOT # 859919 transporting commercially.

According to, Code TITLE 7 - BANKING AND FINANCE, CHAPTER 3 - INDUSTRIAL LOANS § 7-3-29. Criminal penalties; void loans; civil penalty to borrower for violation; violation not subject of class action; defense of good faith; limitation on remedies for voidness: Any lender duly licensed under this chapter who shall knowingly and willfully with intent to defraud a borrower make a contract in violation of this chapter shall be guilty of a misdemeanor, and the contract so made shall be null and void (O.C.G.A. 7-3-29 (g)).

Except as otherwise provided in this chapter, any duly licensed lender who fails to comply with this chapter in connection with a loan under this chapter shall be liable to the borrower or borrowers thereon for a single penalty in an amount equal to twice the amount of all interest and loan fees charged said borrower or borrowers on the most recent loan made by the lender to said



borrower or borrowers; provided, however, that the liability under this subsection shall not be less than \$100.00 (O.C.G.A. 7-3-29 (b)).

The 5th Amendment required that all persons within the United States must be given due process of the law and equal protection of the law.

RELIEF

1. The Enforcement of the following: The Divine Constitution and By-Laws of the Moorish Science Temple of America; The Moorish Nation of North America; Act VI: By Being Moorish American, you are Part and Parcel of this said government and Must Live the Life Accordingly; Article VI of the United States Constitution Republic / The Treaty of Peace and Friendship of EIGHTEEN HUNDRED and THIRTY-SIX (1836) A.D., Classifies Moorish Americans as Federal Citizens Possessing Freehold by Inheritance Status-Truth A-I. See Article 3, Section 2 of 'The Constitution for the United States of America'.

1) I, (Tiran Buggs), demand Due Process as protected by the Fourth (4th) and Fifth (5th) Amendments of the Constitution for the United States of America (Republic).

2) I, (Tiran Buggs), demand this United States Federal Court stop these abuses of the colorable authority by the Plaintiff as it pertains to this Petitioner.

3) I, (Tiran Buggs), demand if any criminal charges be found, let them be placed upon the Plaintiffs.

4) I, (Tiran Buggs), demand this United States Federal court view this Petitioner (in my Proper Person) as a Moorish American National (Natural Born Citizen of the Land) and not as a (brand) NEGRO, BLACKMAN (person), COLORED, AFRICAN-AMERICAN, or any other SLAVE TITLE or 'nom de guerre' imposed upon me for misrepresentation 'Actions' or other acts of 'Misprision' that a misdirected society may "believe" to be true.

5) I, (Tiran Buggs) do not, under any condition or circumstance, by threat, duress, or coercion, waive any rights Inalienable or Secured by the Constitution or Treaty, and, hereby requests the United States Supreme Court to fulfill their obligation to preserve the rights of this Petitioner (A Moorish Americans) and carry out their Judicial Duty in 'Good Faith' by ordering Plaintiff to be brought before the Law to answer for their criminal and unjust actions.

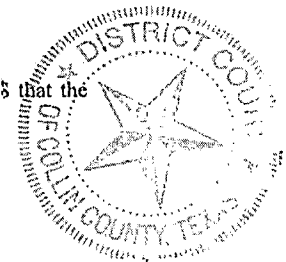
6) All UNCONSTITUTIONAL 'Order' or 'Action' associated with it / them, to be dismissed and expunged for the record on it's face and merits; or, otherwise, be brought before a legitimately - delegated, and competent 'Court of Law' of International jurisdiction / venue.

7) All Agents, State and Federal Officials, Contractors are to be informed of the Law of the Land (Constitution) and their obligation to uphold the same and to no longer be excused without action on the part of the Sheriff for violating the same. And to be made cognizance of the recompense of colorable actions on their part, by not adhering to the Law.

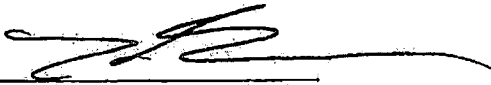
8) Any Respondent, Corporate or Natural, Party-Claimants; Involvements be found guilty in violation United States Republic Constitution, United States Code of Law, and in accord with the law is required by law to immediate recusal of his or her office.

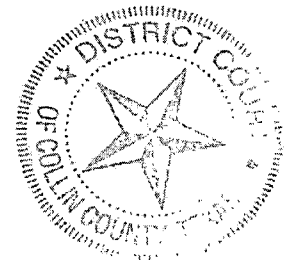
9) Respondent <CAPITAL ONE AUTO FINANCE> is being sued for \$75,000 for compensatory damages and \$75,000 for punitive damages in its official capacity payable in lawful money.

I declare under the penalty of perjury under the law of the UNITED STATES CODES that the above is true and correct to the best of my knowledge and honorable intent.



Respectfully submitted this 13 day of October, 2021 = 1441 M.C.

I Am: 
<Tiran Buggs>, Authorized Representative
Natural Person, In Propria Persona:
All Rights Reserved:
U.C.C. 1-207/ 1-308; U.C.C. 1-103
<TIRAN BUGGS> Territory
[c/o 185 Vintage Trail]
[McDonough, Georgia 30253]]
Southeast Amexem



CAPITAL ONE AUTO FINANCE
8050 Dominion Parkway
Plano, TX 75024

Tiran Buggs
185 Vintage Trail
McDonough, Georgia 30253

10/04/2021

To Whom It May Concern,

You were advised that certain documentation was requested to make a physical inspection and enable the Borrower to verify and witness the same in order to prepare a defense. You were advised to provide the requested information in order that I may study all evidence regarding this matter within five (5) days of the receipt of this Notice of Discovery.

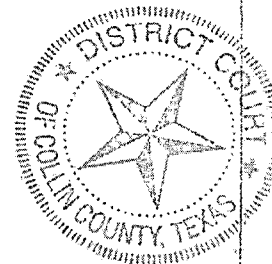
The attached financial statements are **HEARSAY** and the contracts that you have forwarded are **FRAUDULENT**; the COAF Financial Contract appears to be marked with an identifier "**UD**" denoting that it was made **UNDER DURESS** or **THREAT** (please see comments below). In addition, the signature can't be made out due to distortion of paperwork that was uploaded on CFPB website.

Per the United States Republic Postmaster, the request was received by CAPITAL ONE AUTO FINANCE Corporate Headquarters on 9/17/21. Deadline for receipt of documentation was 10/4/2021.

As this request has not been Honored - this notice of default is being submitted and all claims, petitions, suits, filings with any third-party corporations regarding my credit history be dismissed and expunged.

I have gone on the CFPB website to retrieve the following information please read commentary below:

1. CAPITAL ONE AUTO FINANCE response letter dated July 14, 2021
2. Signed Financial Agreement/Contract with CAPITAL ONE AUTO FINANCE



Response to CAPITAL ONE AUTO FINANCE RESPONSE LETTER dated 07/14/21

It is illegal in the State of Georgia to trespass on private property and it is called Breach of Peace to disturb the peace when the Repossession is done unlawfully. My property is clearly marked with "PRIVATE PROPERTY" signs as indicated in the attached photos.

Examples of Breach of Peace:

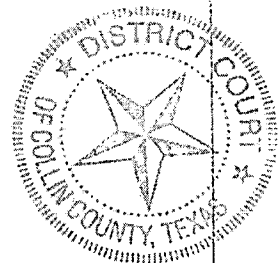
- Repo man cannot trespass on private property.
- Repo man cannot break into a garage or break locks or use bolt cutters to obtain access to secured facility to obtain vehicle.
- Repo man MUST leave private property once he/she is warned of trespassing.

Your letter does not mention that the Repossession occurred on Private Property, nor shed any light on why the Law was broken to confiscate this property. Your termed "involuntary repossession" is fruit of the poisonous tree when the Law was broken to perform such an act.

CAPITAL ONE AUTO FINANCE states that on August 25th, 2020 a Notice of Default and Right to Cure was mailed to Tiran Buggs. What address was this Notice of Default and Right to Cure mailed? In the attached letter you stated that the vehicle was "involuntary repossessed" from 185 Vintage Trail, McDonough, GA 30253 on May 27th, 2021.

In addition, it is stated in your letter that on May 28th, 2021, Tiran Buggs called CAPITAL ONE AUTO FINANCE and updated his address on record in your System. The question should be asked: how did CAPITAL ONE AUTO FINANCE obtain the address where the vehicle was located to perform an "involuntary repossession" on May 27th, 2021, before Tiran Buggs updated the address on record in COAF's System on May 28th, 2021?

According to COAF and my Credit File, the questioned account 50011 was CLOSED on January 30, 2021 and sent over to COLLECTIONS. Consequently, COAF lost the ability to communicate with Consumer, change or update the Credit file, or sell or give Consumer information to a third party. According to COFA's own admission, they have been illegally accessing my credit file, making changes, and adding comments since



January 2021 without my permission. This is a clear violation of Federal Law 15 US 1692 put in place to protect Consumer Rights and Privacy.

Please keep in mind that COAF does not have permission to access any of my personal records without consent, as well as give that information to any Third Party or its Subsidiaries without my direct consent. So, I ask the question once again, how did COAF acquire my address which was not "public record" to "illegally" repossess the vehicle?

You have (5) days to respond. Again, any further responses from the CAPITAL ONE AUTO FINANCE will only be accepted in written form and under penalty of perjury. A lack of response or a response lacking the requested information in the allotted time will be construed as tacit admission of fraud and violations of several state and federal laws as well as violations of the Uniform Commercial Code.

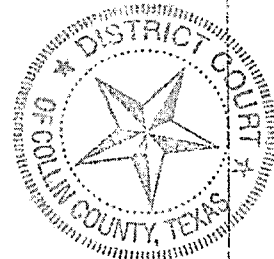
Response to Financial Agreement (Contract) sent on 07/14/21

The alleged Fraudulent Financial Agreement that was attached is not a legally binding contract and is void. It is clearly marked with "UD" on all signature panels and is circled. Using the initials "U.D.T", "V.C." and "U.D." as a way of noting they are signing the document Under Duress. The "V.C." initials are Latin and stand for vi coactus, which means "constrained by force." Possible conditions that are considered Duress are Misrepresentation, Nondisclosure, Threat or Bodily Harm, Unconscionability, Public Policy, Mistakes, and/or Impossibility.

In either case, this "Financial Agreement" appears to be VOID and can't be considered "LEGALLY" as a binding contract. It is the Lender's responsibility to review all signatures, blank areas between signatures, etc. Please send a "true" legally binding Financial Agreement or contract.

The Financial Agreement forwarded on 07/14/21 is considered HEARSAY. The According to Federal and State Law, Hearsay (declarations & affidavits) are inadmissible at trial if objected to, GA Evidence Code 1200 *Elkins v Superior Court*. All documents must pass all the elements of GA Evidence Code 1271 to be admissible. Ga Evidence Code 1271 Evidence of a writing made as a record of an act, condition, or event is not made inadmissible by the hearsay rule when offered to prove the act, condition, or event if:

(a) The writing was made in the regular course of a business; (b) The writing was made at or near the time of the act, condition, or event; (c) The custodian or other qualified witness testifies to its identity and the mode of its preparation; and (d) The sources of



information and method and time of preparation were such as to indicate its trustworthiness.

Ga. Evid. Code § 1271

The Business Exception Rules to Hearsay GA 803 (6) (a-e) state specifically in subsection (d) that the witness has to be "Qualified". I can't attest to monthly statements or charges; I do not know the maintenance or storage of documents or how they are kept at COAF. Next, as to subsection (c) generating the work order for this claim is not the normal line of business for COAF. Finally, under subsection (e) the documents that you have sent are not "trustworthy".

The Financial Agreement that you have forwarded is not a legally binding wet signature contract between Tiran Buggs and CAPITAL ONE AUTO FINANCE. Note MR. TIRAN BUGGS or MR. T. BUGGS is an artificial entity an elected liability legal fiction trademark which constitutes valuable intellectual property, and all rights title and interest are reserved. Under certain circumstances, a rubber stamp signature is legal as long as the person using it is the actual person whom the signature represents or has authority from that person to use it. Which goes back to the "QUALIFICATION" of the individual. The use of rubber stamp signatures on court documents are based upon one's rules of civil procedure.

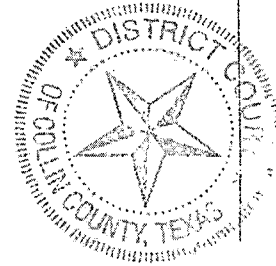
Finally, since it is a rubber stamp and not a live signature there is no way to prove who used the stamp to Authorize; any statements in the affidavit isn't admissible because a rubber stamp cannot attest to records. A live signature is needed to authenticate the statements made.

According to, Code TITLE 7 - BANKING AND FINANCE, CHAPTER 3 - INDUSTRIAL LOANS

§ 7-3-29 - Criminal penalties; void loans; civil penalty to borrower for violation; violation not subject of class action; defense of good faith; limitation on remedies for voidness:

Any lender duly licensed under this chapter who shall knowingly and willfully with intent to defraud a borrower make a contract in violation of this chapter shall be guilty of a misdemeanor, and the contract so made shall be null and void (O.C.G.A. 7-3-29 (g)).

Except as otherwise provided in this chapter, any duly licensed lender who fails to comply with this chapter in connection with a loan under this chapter shall be liable to the borrower or borrowers thereon for a single penalty in an amount equal to twice the amount of all interest and loan fees charged said borrower or borrowers on the most



recent loan made by the lender to said borrower or borrowers; provided, however, that the liability under this subsection shall not be less than \$100.00 (O.C.G.A. 7-3-29 (b)).

According to Federal Law, not only is COAF guilty of Breach of Peace by removing the vehicle from a PRIVATE domicile, but COAF is guilty of **Federal Grand Larceny-Theft Auto or Asportation**. willfully contracted and colluded with third party agent Speedy Recovery LLC to illegally steal my vehicle and transporting it in Interstate Commerce while knowing that the vehicle was stolen; property was completely removed from the place it was obtained.

Should you continue to operate with complete disregard for the Law, I intend to seek redress in Civil action for recovery of damages, costs, and attorney fees. For this purpose, I am carefully documenting these events, including the lack of response REQUIRED under law from you.

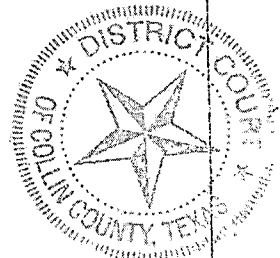
Additionally, please provide the Name, Address, and Telephone Number of EACH credit grantor or other subscriber.

Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within (5) days. Please also provide me with a copy of your complaint's procedure. Please note that my fees for dealing with such issues of this type are 65 USD per letter and standard consultancy fee of 550 USD per hour all part thereof for all other methods of communication. Personal meetings without prior arrangement are charged at 5500 USD per hour all part thereof.

Failure to answer this letter and rebuttal of any claims in this letter will be taken as implied consent to the contractual terms herein.

Sincerely,

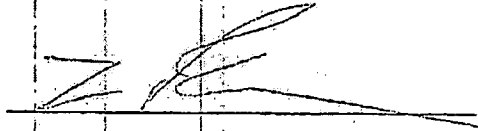
Tiran Buggs



CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been served upon the following person by first class mail this 4 day of October 2021.

CAPITAL ONE AUTO.FINANCE
7933 PRESTON ROAD
PLANO, TX 75024-2302



Notice

Using a notary on this document does not constitute any adhesion, nor does it alter my status in any manner. The purpose for notary is verification and identification only and not for entrance into any foreign jurisdiction.

Jurat

HENRY county

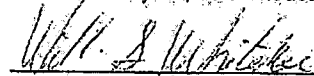
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Georgia state

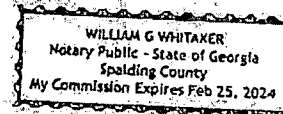
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ss: 7528

Subscribed and affirmed before me this 5th day for the 0th month in the year, Two Thousand and Twenty One, A.D.

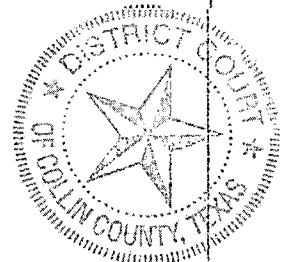


Notary



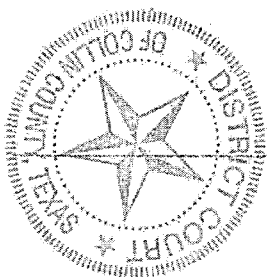
Seal

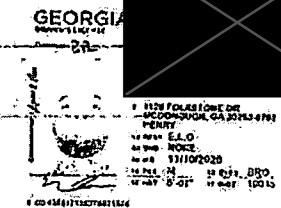
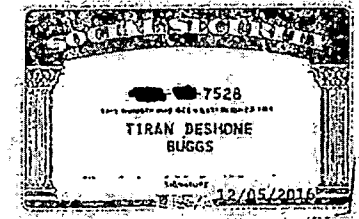
Address of Notary 323 Juniper Rd



My Notary Expires Feb 25, 2024

McBride, LA 30253





CAPITAL ONE AUTO FINANCE

8050 Dominion Parkway
Plano, TX 75024

Tiran Buggs
185 Vintage Trail
McDonough, Georgia 30253

10/04/2021

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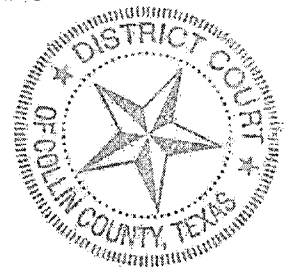
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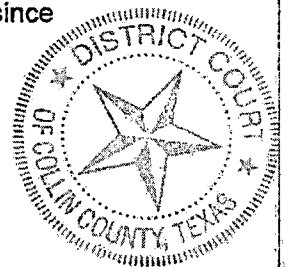
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In addition, it is stated in your letter that on May 28th, 2021, Tiran Buggs called CAPITAL ONE AUTO FINANCE and updated his address on record in your System. The question should be asked; how did CAPITAL ONE AUTO FINANCE obtain the address where the vehicle was located to perform an "involuntary repossession" on May 27th, 2021, before Tiran Buggs updated the address on record in COAF's System on May 28th, 2021?

According to COAF and my Credit File, the questioned account 50011 was CLOSED on January 30, 2021 and sent over to COLLECTIONS. Consequently, COAF lost the ability to communicate with Consumer, change or update the Credit file, or sell or give Consumer information to a third party. According to COFA's own admission, they have been illegally accessing my credit file, making changes, and adding comments since



January 2021 without my permission. This is a clear violation of Federal Law 15 US 1692 put in place to protect Consumer Rights and Privacy.

Please keep in mind that COAF does not have permission to access any of my personal records without consent as well as give that information to any Third Party or its Subsidiaries without my direct consent. So, I ask the question once again, how did COAF acquire my address which was not "public record" to "illegally" repossess the vehicle?

You have (5) days to respond. Again, any further responses from the CAPITAL ONE AUTO FINANCE will only be accepted in written form and under penalty of perjury. A lack of response or a response lacking the requested information in the allotted time will be construed as tacit admission of fraud and violations of several state and federal laws as well as violations of the Uniform Commercial Code.

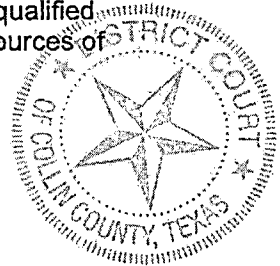
Response to Financial Agreement (Contract) sent on 07/14/21

The alleged Fraudulent Financial Agreement that was attached is not a legally binding contract and is void. It is clearly marked with "UD" on all signature panels and is circled. Using the initials "U.D.T", "V.C." and "U.D." as a way of noting they are signing the document **Under Duress**. The "V.C." initials are Latin and stand for **vi coactus**, which means **"constrained by force."** Possible conditions that are considered Duress are Misrepresentation, Nondisclosure, Threat or Bodily Harm, Unconscionability, Public Policy, Mistakes, and/or Impossibility.

In either case, this "Financial Agreement" appears to be **VOID** and can't be considered **"LEGALLY"** as a binding contract. It is the Lender's responsibility to review all signatures, blank areas between signatures, etc. Please send a "true" legally binding Financial Agreement or contract.

The Financial Agreement forwarded on 07/14/21 is considered HEARSAY. The According to Federal and State Law, Hearsay (declarations & affidavits) are inadmissible at trial if objected to, **GA Evidence Code 1200 *Elkins v Superior Court***. All documents must pass all the elements of GA Evidence Code 1271 to be admissible. Ga Evidence Code 1271 Evidence of a writing made as a record of an act, condition, or event is not made inadmissible by the hearsay rule when offered to prove the act, condition, or event if:

(a) The writing was made in the regular course of a business; (b) The writing was made at or near the time of the act, condition, or event; (c) The custodian or other qualified witness testifies to its identity and the mode of its preparation; and (d) The sources of



information and method and time of preparation were such as to indicate its trustworthiness.

Ga. Evid. Code § 1271

The Business Exception Rules to Hearsay GA 803 (6) (a-e) state specifically in subsection (d) that the witness has to be "Qualified". I can't attest to monthly statements or charges; I do not know the maintenance or storage of documents or how they are kept at COAF. Next, as to subsection (c) generating the work order for this claim is not the normal line of business for COAF. Finally, under sub section (e) the documents that you have sent are not "trustworthy".

The Financial Agreement that you have forwarded is not a legally binding wet signature contract between Tiran Buggs and CAPITAL ONE AUTO FINANCE. **Note MR TIRAN BUGGS or MR T BUGGS** is an artificial entity an elected liability legal fiction trademark which constitutes valuable intellectual property, and all rights title and interest are reserved. Under certain circumstances, a rubber stamp signature is legal as long as the person using it is the actual person whom the signature represents or has authority from that person to use it. Which goes back to the "QUALIFICATION" of the individual. The use of rubber stamp signatures on court documents are based upon one's rules of civil procedure.

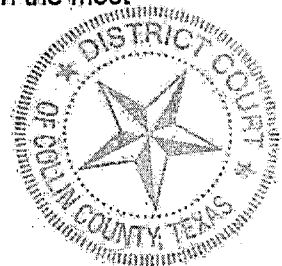
Finally, since it is a rubber stamp and not a live signature there is no way to prove who used the stamp to Authorize; any statements in the affidavit isn't admissible because a rubber stamp cannot attest to records. A live signature is needed to authenticate the statements made.

According to, Code TITLE 7 - BANKING AND FINANCE, CHAPTER 3 - INDUSTRIAL LOANS

§ 7-3-29 - Criminal penalties; void loans; civil penalty to borrower for violation; violation not subject of class action; defense of good faith; limitation on remedies for voidness:

Any lender duly licensed under this chapter who shall knowingly and willfully with intent to defraud a borrower make a contract in violation of this chapter shall be guilty of a misdemeanor, and the contract so made shall be null and void (O.C.G.A. 7-3-29 (g)).

Except as otherwise provided in this chapter, any duly licensed lender who fails to comply with this chapter in connection with a loan under this chapter shall be liable to the borrower or borrowers thereon for a single penalty in an amount equal to twice the amount of all interest and loan fees charged said borrower or borrowers on the most



recent loan made by the lender to said borrower or borrowers; provided, however, that the liability under this subsection shall not be less than \$100.00 (O.C.G.A. 7-3-29 (b)).

According to Federal Law, not only is COAF guilty of Breach of Peace by removing the vehicle from a PRIVATE domicile, but COAF is guilty of **Federal Grand Larceny Theft Auto or Asportation**. willfully contracted and colluded with third party agent Speedy Recovery LLC to illegally steal my vehicle and transporting it in Interstate Commerce while knowing that the vehicle was stolen; property was completely removed from the place it was obtained.

Should you continue to operate with complete disregard for the Law, I intend to seek redress in Civil action for recovery of damages, costs, and attorney fees. For this purpose, I am carefully documenting these events, including the lack of response **REQUIRED** under law from you.

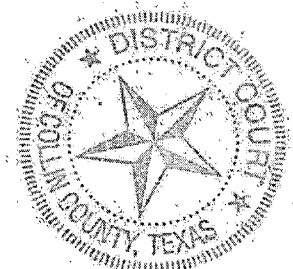
Additionally, please provide the **Name, Address, and Telephone Number of EACH** credit grantor or other subscriber.

Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within **(5) days**. Please also provide me with a copy of your complaint's procedure. Please note that my fees for dealing with such issues of this type are **65 USD** per letter and standard consultancy fee of **550 USD** per hour all part thereof for all other methods of communication. Personal meetings without prior arrangement are charged at **5500 USD** per hour all part thereof.

Failure to answer this letter and rebuttal of any claims in this letter will be taken as implied consent to the contractual terms herein.

Sincerely,

Tiran Buggs



CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been served upon the following person
by first class mail this 4 day of October 2021.

CAPITAL ONE AUTO FINANCE

7933 PRESTON ROAD

PLANO, TX 75024-2302

Notice

Using a notary on this document does not constitute any adhesion, nor does it alter my
status in any manner. The purpose for notary is verification and identification only and
not for entrance into any foreign jurisdiction.

Jurat

HENRY county

]

Georgia state

]

ss:

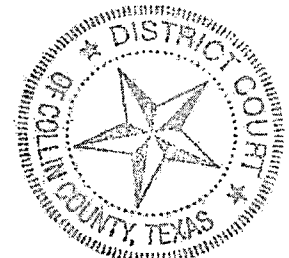
Subscribed and affirmed before me this _____ day for the _____
month in the year, Two Thousand and Twenty One, A.D.

Notary

Seal

Address of Notary _____

My Notary Expires _____



05/01/2021

Experian
P.O. Box 4500
Allen, TX 75013

To Whom It May Concern:

I am writing to update/correct my personal information on file with your company.

Please update my address to: 185 Vintage Trail
McDonough, Georgia 30297

Please update my name to Tiran Buggs

My only social Security number is SS#: 7528

My only and correct date of birth is: Date of Birth: [REDACTED]

My only telephone is: Telephone: (678) 447-6967

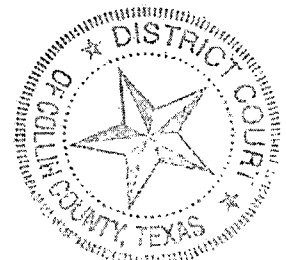
I do not wish to have any other telephone numbers on my report.

Please remove all the other addresses off my report as they are not deliverable to me by the U.S. post office, they are not reportable as per the FCRA, since they are inaccurate.

Sincerely,

Tiran Buggs
185 Vintage Trail
McDonough, Georgia 30253

Experian
Experian
P.O. Box 4500
Allen, TX 75013



This letter is in response to your recent claim that

1. The address listed is not mine

1120 Folkstone Drive, McDonough, GA 30253

2. The following account is not mine

CAPITAL ONE BANK USA N

Account Number: 517805*****

Please remove this inaccurate information from my credit report.

3. The following account is not mine

CAPITAL ONE BANK USA N

Account Number: 415417*****

Please remove this inaccurate information from my credit report.

4. The following account is not mine

CREDIT ONE BANK NA

Account Number: 517805*****

Please remove this inaccurate information from my credit report.

5. The following account is not mine

CAPITAL ONE AUTO FINAN

Account Number: 620635*****

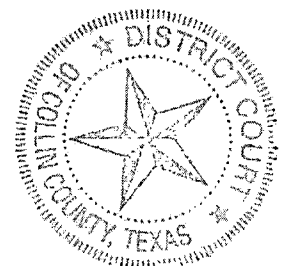
Please remove this inaccurate information from my credit report.

6. The following account is not mine

CHRYSLER CAPITAL

Account Number: 300002*****

Please remove this inaccurate information from my credit report.



7. The following account is not mine

CREDENCE RESOURCE MANA

Account Number: 257036***

Please remove this inaccurate information from my credit report.

8. The following account is not mine

JEFFERSON CAPITAL SYST

Account Number: 349399****

Please remove this inaccurate information from my credit report.

has verified that the account they are reporting under my name is accurate.

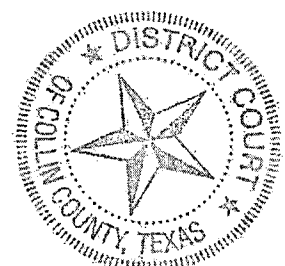
Be advised that the description of the procedure used to determine the accuracy and completeness of information is hereby requested, to be provided within (15) days of the completion of your re-investigation.

Additionally, please provide the name, address, and telephone number of each person contacted regarding this alleged account. I am formally requesting a copy of any documents provided bearing my signature showing that I have a legally binding contractual obligation to pay them the exact amount claimed.

Any automated response or e-Oscar verification is unacceptable. I am requesting a reinvestigation and your Method of Verification.

Be aware that I am making a final goodwill attempt to have you clear up this matter. The listed item(s) are entirely inaccurate and incomplete, and represents a very serious error in reporting.

I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the Consumer Financial Protection Bureau and Attorney General's office, should You continue in your non-compliance. I further remind you that as in Wenger v. Trans Union Corp., No. 95-6445 (C.D. Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.



Failure to respond satisfactorily within 30 days of receipt of this certified letter may result in a small claims action against your company, seeking \$1,000 per violation for:

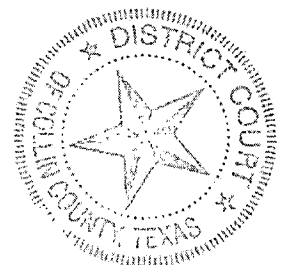
- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud, 3.) Violations of the Fair Credit Reporting Act

My contact information is as follows:

Tiran Buggs
185 Vintage Trail
McDonough, GA 30253

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public Press Release, including documentation of any potential small claims action.

Cc: Consumer Financial Protection Bureau, Cc: Attorney General's Office, Cc: Better Business Bureau





Tips, Complaints, and Referrals

Summary Page - Submitted Externally

Submission Number 16336-951-562-541 was submitted on Thursday, October 07, 2021 at 11:11:57 AM EDT

This PDF was generated on Thursday, October 07, 2021 at 11:12:11 AM EDT

Thank you for contacting the United States Securities and Exchange Commission. This automated response confirms that your submission has been received successfully. We are always interested in hearing from the public, and your submission will be given careful consideration in view of the Commission's overall responsibilities under the federal securities laws. Please note, however, that it is the Commission's policy to conduct its investigations on a non-public basis in order to preserve the integrity of its investigative process. Subject to the provisions of the Freedom of Information Act, we cannot disclose to you any information which we may gather, nor can we confirm the existence or non-existence of an investigation, unless such information is made a matter of public record in proceedings brought before the Commission or the courts. Therefore, this may be the only response that you receive. If you want to learn more about how the Commission handles inquiries or complaints, please visit http://www.sec.gov/complaint/info_tipscomplaint.shtml.

What is your complaint about?

Q: Please select the option that best describes your complaint.

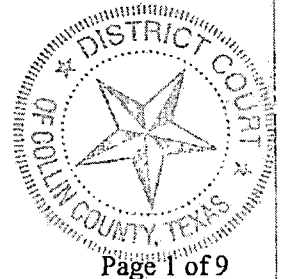
A: Other

Q: Is this supplemental information to a previous complaint?

A: No

Q: In your own words, describe the conduct or situation you are complaining about.

A: CAPITAL ONE AUTO FINANCE 8050 Dominion Parkway Plano, TX 75024 Tiran Buggs 185 Vintage Trail McDonough, Georgia 30253 10/04/2021 To Whom It May Concern, You were advised that certain documentation was requested to make a physical inspection and enable the Borrower to verify and witness the same in order to prepare a defense. You were advised to provide the requested information in order that I may study all evidence regarding this matter within five (5) days of the receipt of this Notice of Discovery. The attached financial statements are HEARSAY and the contracts that you have forwarded are FRAUDULENT; the COAF Financial Contract appears to be marked with an identifier "UD" denoting that it was made UNDER DURESS or THREAT (please see comments below). In addition, the signature can't be made out due to distortion of paperwork that was uploaded on CFPB website. Per the United States Republic Postmaster, the request was received by CAPITAL ONE AUTO FINANCE Corporate Headquarters on 9/17/21. Deadline for receipt of documentation was 10/4/2021. As this request has not been Honored - this notice of default is being submitted and all claims, petitions, suits,

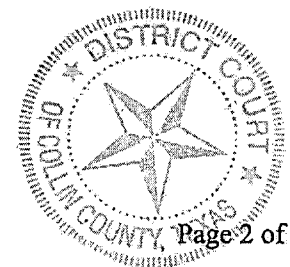




Tips, Complaints, and Referrals

Summary Page - Submitted Externally

fillings with any third-party corporations regarding my credit history be dismissed and expunged. I have gone on the CFPB website to retrieve the following information please read commentary below: 1. CAPITAL ONE AUTO FINANCE response letter dated July 14, 2021 2. Signed Financial Agreement/Contract with CAPITAL ONE AUTO FINANCE Response to CAPITAL ONE AUTO FINANCE RESPONSE LETTER dated 07/14/21 It is illegal in the State of Georgia to trespass on private property and it is called Breach of Peace to disturb the peace when the Repossession is done unlawfully. My property is clearly marked with "PRIVATE PROPERTY" signs as indicated in the attached photos. Examples of Breach of Peace: • Repo man cannot trespass on private property. • Repo man cannot break into a garage or break locks or use bolt cutters to obtain access to secured facility to obtain vehicle. • Repo man MUST leave private property once he/she is warned of trespassing. Your letter does not mention that the Repossession occurred on Private Property, nor shed any light on why the Law was broken to confiscate this property. Your termed "involuntary repossession" is fruit of the poisonous tree when the Law was broken to perform such an act. CAPITAL ONE AUTO FINANCE states that on August 25th, 2020 a Notice of Default and Right to Cure was mailed to Tiran Buggs. What address was this Notice of Default and Right to Cure mailed? In the attached letter you stated that the vehicle was "involuntary repossessed" from 185 Vintage Trail, McDonough, GA 30253 on May 27th, 2021. In addition, it is stated in your letter that on May 28th, 2021, Tiran Buggs called CAPITAL ONE AUTO FINANCE and updated his address on record in your System. The question should be asked; how did CAPITAL ONE AUTO FINANCE obtain the address where the vehicle was located to perform an "involuntary repossession" on May 27th, 2021, before Tiran Buggs updated the address on record in COAF's System on May 28th, 2021? According to COAF and my Credit File, the questioned account 50011 was CLOSED on January 30, 2021 and sent over to COLLECTIONS. Consequently, COAF lost the ability to communicate with Consumer, change or update the Credit file, or sell or give Consumer information to a third party. According to COFA's own admission, they have been illegally accessing my credit file, making changes, and adding comments since January 2021 without my permission. This is a clear violation of Federal Law 15 US 1692 put in place to protect Consumer Rights and Privacy. Please keep in mind that COAF does not have permission to access any of my personal records without consent as well as give that information to any Third Party or its Subsidiaries without my direct consent. So, I ask the question once again, how did COAF acquire my address which was not "public record" to "illegally" repossess the vehicle? You have (5) days to respond. Again, any further responses from the CAPITAL ONE AUTO FINANCE will only be accepted in written form and under penalty of perjury. A lack of response or a response lacking the requested information in the allotted time will be construed as tacit admission of fraud and violations of several state and federal laws as well as violations of the Uniform Commercial Code. Response to Financial Agreement (Contract) sent on 07/14/21 The alleged Fraudulent Financial Agreement that was attached is not a legally binding contract and is void. It is clearly marked with "UD" on all signature panels and is circled. Using the initials "U.D.T.", "V.C." and "U.D." as a way of noting they are signing the document Under Duress. The "V.C." initials are Latin and stand for vi coactus, which means "constrained by force." Possible conditions that are considered Duress are Misrepresentation, Nondisclosure, Threat or Bodily Harm, Unconscionability, Public Policy, Mistakes, and/or Impossibility. In either case, this "Financial Agreement" appears to be VOID and can't be considered "LEGALLY" as a binding contract. It is the Lender's responsibility to review all signatures, blank areas between signatures, etc. Please send a "true" legally binding Financial Agreement or contract. The Financial Agreement forwarded on 07/14/21 is considered HEARSAY. The According to Federal and State Law, Hearsay (declarations & affidavits) are inadmissible at trial if objected to, GA Evidence Code 1200 Elkins v Superior Court. All documents must pass all the elements of GA Evidence Code 1271 to be admissible. Ga Evidence Code 1271 Evidence of a writing made as a record of an act, condition, or event is not made inadmissible by the hearsay rule when offered to prove the act, condition, or event if: (a) The writing was made in the regular course of a business; (b) The writing was made at or near the time of the act, condition, or event; (c) The custodian or other qualified witness testifies to its identity and the mode of its preparation; and (d) The sources of information and method and time of preparation were such as to indicate its trustworthiness. Ga. Evid. Code § 1271 The





Tips, Complaints, and Referrals

Summary Page - Submitted Externally

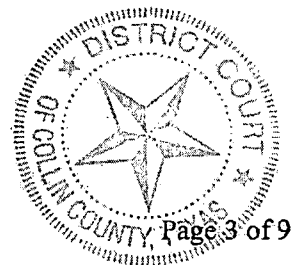
Business Exception Rules to Hearsay GA 803 (6) (a-e) state specifically in subsection (d) that the witness has to be "Qualified". I can't attest to monthly statements or charges; I do not know the maintenance or storage of documents or how they are kept at COAF. Next, as to subsection (c) generating the work order for this claim is not the normal line of business for COAF. Finally, under sub section (e) the documents that you have sent are not "trustworthy". The Financial Agreement that you have forwarded is not a legally binding wet signature contract between Tiran Buggs and CAPITAL ONE AUTO FINANCE. Note MR TIRAN BUGGS or MR T BUGGS is an artificial entity an elected liability legal fiction trademark which constitutes valuable intellectual property, and all rights title and interest are reserved. Under certain circumstances, a rubber stamp signature is legal as long as the person using it is the actual person whom the signature represents or has authority from that person to use it. Which goes back to the "QUALIFICATION" of the individual. The use of rubber stamp signatures on court documents are based upon one's rules of civil procedure. Finally, since it is a rubber stamp and not a live signature there is no way to prove who used the stamp to Authorize; any statements in the affidavit isn't admissible because a rubber stamp cannot attest to records. A live signature is needed to authenticate the statements made. According to Code TITLE 7 - BANKING AND FINANCE, CHAPTER 3 - INDUSTRIAL LOANS § 7-3-29 - Criminal penalties; void loans; civil penalty to borrower for violation; violation not subject of class action; defense of good faith; limitation on remedies for voidness: Any lender duly licensed under this chapter who shall knowingly and willfully with intent to defraud a borrower make a contract in violation of this chapter shall be guilty of a misdemeanor, and the contract so made shall be null and void (O.C.G.A. 7-3-29 (g)). Except as otherwise provided in this chapter, any duly licensed lender who fails to comply with this chapter in connection with a loan under this chapter shall be liable to the borrower or borrowers thereon for a single penalty in an amount equal to twice the amount of all interest and loan fees charged said borrower or borrowers on the most recent loan made by the lender to said borrower or borrowers; provided, however, that the liability under this subsection shall not be less than \$100.00 (O.C.G.A. 7-3-29 (b)). According to Federal Law, not only is COAF guilty of Breach of Peace by removing the vehicle from a PRIVATE domicile, but COAF is guilty of Federal Grand Larceny Theft Auto or Asportation, willfully contracted and colluded with third party agent Speedy Recovery LLC to illegally steal my vehicle and transporting it in Interstate Commerce while knowing that the vehicle was stolen; property was completely removed from the place it was obtained. Should you continue to operate with complete disregard for the Law, I intend to seek redress in Civil action for recovery of damages, costs, and attorney fees. For this purpose, I am carefully documenting these events, including the lack of response REQUIRED under law from you. Additionally, please provide the Name, Address, and Telephone Number of EACH credit grantor or other subscriber. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within (5) days. Please also provide me with a copy of your complaint's procedure. Please note that my fees for dealing with such issues of this type are 65 USD per letter and standard consultancy fee of 550 USD per hour all part thereof for all other methods of communication. Personal meetings without prior arrangement are charged at 5500 USD per hour all part thereof. Failure to answer this letter and rebuttal of any claims in this letter will be taken as implied consent to the contractual terms herein. Sincerely, Tiran Buggs.

Q: Are you having or have you had difficulty getting access to your funds or securities?

A: Yes

Q: Did you suffer a loss?

A: Yes





Tips, Complaints, and Referrals

Summary Page - Submitted Externally

Q: Enter amount of loss to nearest dollar without characters (e.g., 15000, not \$15,000.00).

A: 26000

Q: When did you become aware of the conduct? (mm/dd/yyyy)

A: 10/05/2017

Q: When did the conduct begin? (mm/dd/yyyy)

A: 10/05/2017

Q: Is the conduct ongoing?

A: Yes

Q: Has the individual or firm acknowledged the conduct?

A: Yes

Q: How did you learn about the conduct? You may select more than one answer.

A: Account statements

Q: Have you taken any action regarding your complaint? You may select more than one answer.

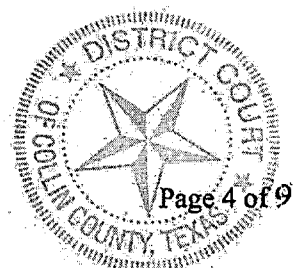
A: Complained to firm; Complained to other regulator; Complained to other; Other

Q: Provide details.

A: I have contacted FTC.GOV, IDENTITYTHEFT.GOV, CFPB.GOV, and Georgia Attorney General.

Who are you complaining about?

Subject # 1





Tips, Complaints, and Referrals
Summary Page - Submitted Externally

Q: Are you complaining about a person or a firm?

A: Firm

Q: Select the title that best describes the person or firm that you are complaining about.

A: Bank

Q: Are you or were you associated with the person or firm when the alleged conduct occurred?

A: No

Q: Are you a current or former Employee, Officer, Partner, or Employee Director of any entity you are complaining about?

A: No

Q: Firm Name

A: CAPITAL ONE AUTO FINANCE TRUST 2006-B

Q: Street Address

A: 185 Vintage Trail

Q: Zip / Postal Code

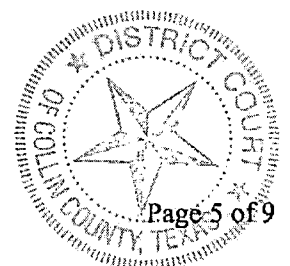
A: 30253

Q: City

A: McDonough

Q: State / Province

A: GA





Tips, Complaints, and Referrals
Summary Page - Submitted Externally

Q: Country

A: United States

Q: Home Phone

A: 6784476967

Q: Email Address

A: tbuggs40@icloud.com

Q: If the complaint is about an entity or person that has custody or control of your investments, have you had difficulty contacting that entity or person?

A: Yes

Which Investment products are involved?

Q: Select the type of product involved in your complaint.

A: Banking and consumer finance products

Q: Enter the ticker symbol, if known.

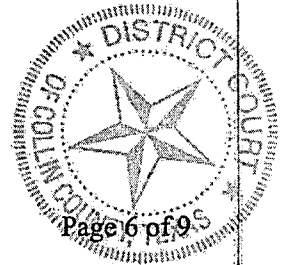
A: COF

Q: Enter the product name(s)

A: Loans

About you

Submitter # 1





Tips, Complaints, and Referrals
Summary Page - Submitted Externally

Q: Are you filing this tip under the SEC's whistleblower program?

A: No

Q: Are you submitting this tip, complaint or referral anonymously? Being able to contact you for further information or clarification may be helpful.

A: No

Q: Title

A: Mr

Q: First Name

A: Tiran

Q: Last Name

A: Buggs

Q: Street Address

A: 185 Vintage Trail

Q: Zip / Postal Code

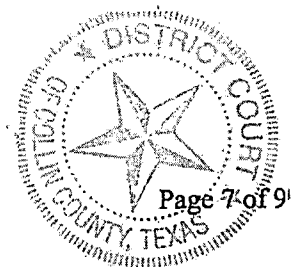
A: 30253

Q: City

A: McDonough

Q: State / Province

A: GA





Tips, Complaints, and Referrals

Summary Page - Submitted Externally

Q: Country

A: United States

Q: Home Telephone

A: 6784476967

Q: Email Address

A: tibuggs40@icloud.com

Q: What is the best way to reach you?

A: Email

Q: Are you represented by an attorney in connection with this matter, or would you like to provide your attorney's contact information?

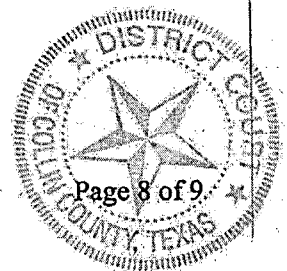
A: No

Q: Select the profession that best represents you.

A: Other

Q: For Other, please specify.

A: Scientist

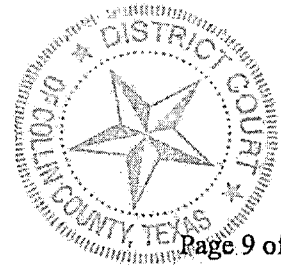




Tips, Complaints, and Referrals
Summary Page - Submitted Externally

Documents

Document Name	Document Type
CAPITAL ONE AUTO FINANCE 10-21_1.pdf	application/pdf
FTC 10-05-21.pdf	application/pdf
FTC REPORT 9_30.pdf	application/pdf
Private property photos (1).pdf	application/pdf





Tiran Buggs

Moorish Americans – Northwest Amexem

c/o 185 Vintage Lane

MCDONOUGH, GEORGIA [30253]

September 15, 2021

CAPITAL ONE AUTO FINANCE
7933 PRESTON ROAD
PLANO, TX 75024

RE: Notice of Over Payment and Sale of Vehicle dated August 3, 2021

On May 27, 2021, CAPITAL ONE AUTO FINANCE contracted an illegal third-party agent SPEEDY RECOVERY SERVICES LLC, to come to ADDRESS185XXXX, not public domicile, clearly marked with PRIVATE PROPERTY PLACARDS and steal a 2011 Dodge Challenger VIN # *****H589606 forever Breaching the Peace.

On May 30, 2021, CAPITAL ONE AUTO FINANCE received both a letter and a phone call from TIRAN BUGGS requesting specific information about the claim that the CAPITAL ONE AUTO FINANCE has against TIRAN BUGGS. On May 31, 2021, CAPITAL ONE AUTO FINANCE responded with a Fraudulent Contract (Attached), signed in an "unknown" individual's name and containing an unknown VIN that did not correspond with the Vehicle in question; this was a clear diversionary tactic to further perpetuate CAPITAL ONE's Intent to commit fraud.

In addition, on August 3, 2021, CAPITAL ONE AUTO FINANCE responded with a "Notice of Refund" and a check for approximately \$1500 USD (Attached) which is a tacit admission of Fraud and Trespass to Chattels; additionally, Not only is Capital One guilty of Breach of Peace by removing the vehicle from a PRIVATE domicile, but CAPITAL ONE AUTO FINANCE is guilty of Federal Grand Larceny Theft Auto or Asportation, and many other Uniform Commercial Codes. CAPITAL ONE AUTO FINANCE willfully contracted and colluded with third party agent SPEEDY RECOVERY LLC to illegally steal property and completely remove it from the place it was obtained and transported it in Interstate Commerce while knowing that the vehicle was stolen.

Since CAPITAL ONE AUTO FINANCE has not responded with the correct information requested in the allotted time frame, any further actions by the CAPITAL ONE AUTO FINANCE against TIRAN BUGGS will be fraud and litigation will ensue.

Although the time for CAPITAL ONE AUTO FINANCE to submit the requested information has expired, the request for that information still stands. Therefore, I shall, for the fourth time, make a request for the information that will validate CAPITAL ONE AUTO FINANCE's claim against TIRAN BUGGS.

1. Please list the law or laws requiring Americans to pay CREDITORS.
2. Please show your regulatory and delegated authority to address TIRAN BUGGS.
3. Please list the law or laws which made the CAPITAL ONE AUTO FINANCE part of the ORGANIC constitution of the United States of America Republic.
4. Please list your oath of office.
5. Please send a validation of TIRAN BUGGS'S debt to CAPITAL ONE AUTO FINANCE.
6. Please send a sworn affidavit or an invoice signed by a real person verifying CAPITAL ONE AUTO FINANCE's claim against TIRAN BUGGS.
7. Please send a copy of the contract binding TIRAN BUGGS and CAPITAL ONE AUTO FINANCE signed by both parties.
8. Please send a check for the total amount of the claim of (\$24,666) you have against TIRAN BUGGS as there is no real money with which to pay you with.

You have 10 days to respond. Again, any further responses from the CAPITAL ONE AUTO FINANCE will only be accepted in written form and under penalty of perjury. A lack of response or a response lacking the requested information in the allotted time will be



construed as tacit admission of fraud and violations of several state and federal laws as well as violations of the Uniform Commercial Code.

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been served upon the following person by first class mail this 15 day of September 2021.

CAPITAL ONE AUTO FINANCE
7933 PRESTON ROAD
PLANO, TX 75024-2302



Notice

Using a notary on this document does not constitute any adhesion, nor does it alter my status in any manner. The purpose for notary is verification and identification only and not for entrance into any foreign jurisdiction.

Jurat

HENRY county

1
1
1

SS:

Georgia state

Subscribed and affirmed before me this 15th day for the September month in the year, Two Thousand and Twenty One, A.D.

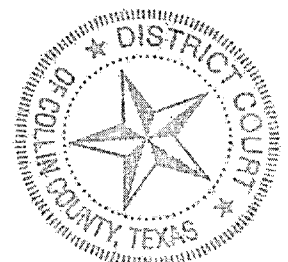
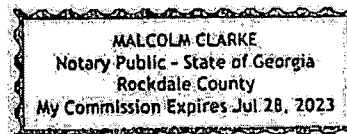

Notary

Address of Notary 323 Jonesboro Rd

Rockdale, GA 30057

My Notary Expires July 28, 2023

Seal





May 31, 2021

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

YOUR REQUESTED DOCUMENTS

TIRAN D BUGGS
185 vintage trail
mcdonough GA 30253

Account Number:
Vehicle:
VIN:

1781
11 DODGE CHALLENGER
2B3CJ7DJ0BH589606

Dear TIRAN D BUGGS,

Based on your recent request, we are sending you the following document(s) with this letter:

- copy of contract

We are committed to providing the best customer service in the auto lending industry, and your experience is important to us. If you have any questions, please contact us at 1-800-946-0332, Monday through Friday, from 9:00 a.m. to 8:00 p.m. Eastern Time.

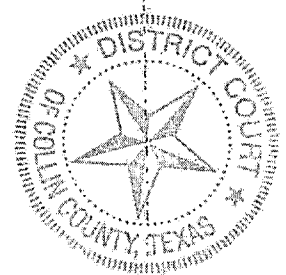
Sincerely,

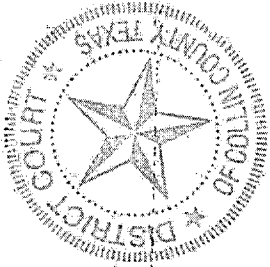
Capital One Auto Finance

Capital One Auto Finance is a division of Capital One, National Association, successor to Onyx Acceptance Corporation and NFB Funding, Inc.

Copy of Document_50004

Page 2 of 2





10

COPY

Section 1: Buyer Information

Buyer Name and Address: [Blank]
 Co-Owner Name and Address: [Blank]
 (Including County and Zip Code)

Section 2: Vehicle Information

Vehicle Identification Number: 3C0YGE6T5MG0101350
 Year: 2021
 Make: Chevrolet
 Model: Equinox 100

Section 3: Financing Information

Financing Company Name: [Blank]
 Finance Type: [Blank]
 Credit History: [Blank]
 Credit Score: [Blank]

Section 4: Insurance Information

Insurance Company Name: [Blank]
 Policy Number: [Blank]
 Type of Insurance: [Blank]

Section 5: Other Information

Other: [Blank]

Section 6: Payment Schedule

Amount of Payment	Amount of Payment	Amount of Payment	Amount of Payment
\$ 2,834.63	\$ 27,312.37	\$ 30,147.00	\$ 42,881.00

Section 7: Finance Charge

Finance Charge: \$ 2,834.63
 Annual Percentage Rate: 3.99%
 Total of Payments: \$ 30,147.00

Section 8: Total of Payments

Total of Payments: \$ 30,147.00

Section 9: Seller Information

Seller Name and Address: [Blank]
 Co-Owner Name and Address: [Blank]
 (Including County and Zip Code)

Section 10: Vehicle Information

Vehicle Identification Number: 3C0YGE6T5MG0101350
 Year: 2021
 Make: Chevrolet
 Model: Equinox 100

Section 11: Financing Information

Financing Company Name: [Blank]
 Finance Type: [Blank]
 Credit History: [Blank]
 Credit Score: [Blank]

Section 12: Insurance Information

Insurance Company Name: [Blank]
 Policy Number: [Blank]
 Type of Insurance: [Blank]

Section 13: Other Information

Other: [Blank]

RETAIL INSTALLMENT SALE CONTRACT
 SIMPLE FINANCE CHARGE
 Contract Number: 435073

DEAL: 435073
 CUST: 1755913
 STC: C75520

Pg. 7/10

5/1/2021

5/31/2021

Dealership
Documentary Service Fee (THE DOCUMENTARY SERVICE FEE IS A NEGOTIABLE FEE. Documentary service fees are not required by the state of Texas.)
Total Cash Sale Price \$ 64,871.48 (1)

2 Total Downpayment \$ 5,381.00
Trade-In (Year) (Make) (Model)
2007 Nissan Frontier
Gross Trade-In Allowance \$ 5,381.00
Less Payoff Made By Seller \$ N/A
Equals Net Trade In \$ 5,381.00
+ Cash \$ 30,000.00
+ Other Rebate \$ 5,500.00
(If total downpayment is negative, enter "0" and see 4H below)
\$ 40,881.00 (2)
\$ 23,760.48 (3)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 23,760.48 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts):
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies \$ N/A
Life \$ N/A
Disability \$ N/A
B Other Optional Insurance Paid to Insurance Company or Companies \$ N/A
Total Insurance Paid to Insurance Companies \$ N/A
C Optional Gap Contract \$ N/A
D Official Fees Paid to Government Agencies
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
E Government Taxes Not Included in Cash Price \$ N/A
F Government License and/or Registration Fee \$ N/A
LICENSE \$ 172.00
G Government Certificate of Title Fee \$ N/A
Total Official Fees Paid to Government Agencies \$ 172.00
H Other Charges (Seller must identify who to paid and describe purpose)
to N/A for Prior Credit or Lease Balance \$ N/A
to PROTECTIVE for SERVICE CONTRACT \$ 3,071.00
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to WA STATE for VSC SLS TX \$ 276.39
to Haselwood Chevrolet for WA ADMIN FEE \$ 2.50
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf \$ 3,521.89 (4)
5 Amount Financed (3 plus 4) \$ 27,312.37 (5)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A Year N/A SELLER'S INITIALS N/A

NO COOLING OFF PERIOD

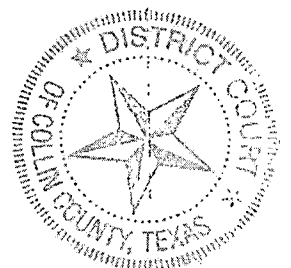
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X U. Ma Co-Buyer Signs X
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from exercising any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle regulation authorities.
See back for other important agreements.

Under Optional Insurance N/A
☐ N/A
Type of Insurance N/A
Premium \$ N/A
Insurance Company Name N/A
Home Office Address N/A
☐ N/A
Type of Insurance N/A
Premium \$ N/A
Insurance Company Name N/A
Home Office Address N/A
Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost. I want the insurance checked above. We will apply for this insurance on your behalf.
X N/A N/A
Buyer Signature Date
X N/A N/A
Co-Buyer Signature Date
THIS INSURANCE DOES NOT INCLUDE INSURANCE FOR BODILY INJURY LIABILITY, PUBLIC LIABILITY, OR PROPERTY DAMAGE LIABILITY.
Returned Check Charge: You agree to pay a charge of up to \$20 if any check you give us is dishonored or any electronic payment is returned unpaid. If a check is not paid within 15 days, you will pay a charge of the lesser of \$40 or the face amount of the check if we make written demand that you do so.
OPTIONAL GAP CONTRACT: A gap contract (also sometimes called a "gap" contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in item 4C of the Information of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.
Term N/A
Name of Gap Contract N/A
I want to buy a gap contract.
Buyer Signs X N/A

COPY



[illegible]

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. We are dealers only. Buylex, Buylex XLS, Co-Buylex, Signa XLS, and Buylex 2000 are trademarks of Buylex, Inc. Any part of this contract is not valid, all other parts of which remain enforceable, if any part of it is found to be unenforceable. For example, we may extend the time for making down payments without extending the time for making others.

You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or from motor vehicle registration authorities.

See back for other important statements.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

[illegible]

X

N/A

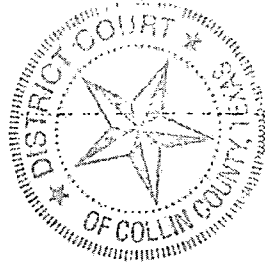
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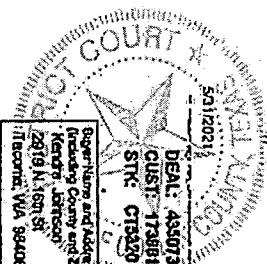
[Signature]

Scholar expense is claimed in this context to Acquire Growth Solutions Ltd 2010 and Ad 17-18 (company) under the terms of subject agreement(s) with Acquisia.
☐ Approved with full recovery ☐ Approved with limited recovery
☐ Not approved and no recovery ☒ Not approved and no recovery
 CMT: Please do not forget to fill in this section

SALES	BY	720	193
FEDERAL BUREAU OF INVESTIGATION			
U.S. DEPARTMENT OF JUSTICE			
FBI FORM NO. 103-10 (Rev. 1-1-60)			

ORIGINAL LIEBHOLDER





DEAL: 435073
GUEST: 7139818
STK: C13320

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Contract Number 435073

Buyer Name and Address
(including County and Zip Code)
Kenny Jackson
2819 N 16th St
Tacoma, WA 98408

Co-Buyer Name and Address
(including County and Zip Code)
Kenny Jackson
2819 N 16th St
Tacoma, WA 98408

Seller/Creditor (Name and Address)
Hasekood Chevrolet Buick GMC
501 West 4th Boulevard
Bremerton, WA 98512

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below, as explained in section 1 on the back. The Truth-in-Lending Disclosures below are part of this contract.

Year	Make and Model	Optional	Vehicle Identification Number	Primary Use For Which Purchased
2021	Chevrolet Silverado 1500	1P	3GC4YCE16M4G101330	Personal, Family, or Household Use (or business or otherwise including below)
				<input type="checkbox"/> Business <input type="checkbox"/> Agriculture

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
3.890 %	\$ 2,834.63	\$ 27,312.37	\$ 30,147.00	\$ 40,881.00
			\$ 71,028.00	

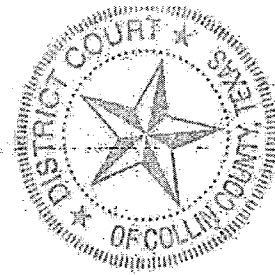
Your Payment Schedule With Us	When Payments Are Due	12/29/2020
Number of Payments	60	502.45
Amount of Payments	Monthly beginning	N/A

Or As Follows:	N/A
----------------	-----

Late Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ ____ or ____ % of the part of the payment that is late, whichever is greater. If you pay off all your debt early, you will not have to pay a penalty. If you are giving a security interest in the vehicle being purchased, you are giving a security interest in the vehicle being purchased. Additional Information: Use the contract for more information, including information about repayment, details any required equipment is included and security interest.

ITEMIZATION OF AMOUNT FINANCED

1. Cash Sale Price																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		</
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5/17/2021

8. Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts)

A. Cost of Optional Credit Insurance Paid to Insurance Company or Companies

1. \$ N/A

2. \$ N/A

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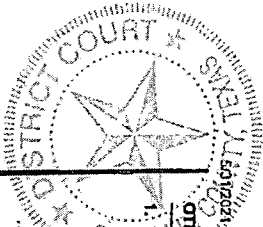
5/31/2021

Case name	Haselwood Chevrolet Buick GMC	Case #	1078220	By	X. [Signature]	Date	7/31/14
Seller type	Haselwood Chevrolet Buick GMC	Seller assigned to record in file entered in:					
<input type="checkbox"/> Assigned with no record	Haselwood Chevrolet Buick GMC	<input checked="" type="checkbox"/> Assigned with record	[Signature]				
FORM NO. 555 (Rev. 1/14) U.S. District Court This form is to be used to record the sale of a vehicle. It is to be completed by the seller or the buyer or the assignee of the vehicle. It is to be filed with the court within 10 days of the sale.							

ORIGINAL LIEBHOLDERS

COPY





OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front of the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. You may prepay. You may prepay, all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. Right to Refinance a Balloon Payment. A balloon payment is a scheduled payment that is more than twice as large as the average of your earlier scheduled payments. If this contract contains a balloon payment and you do not pay it, you have the right to obtain a new payment schedule. Unless you agree otherwise, the periodic payments under the new payment schedule will not be substantially greater than the earlier scheduled payments. This provision does not apply if you did not purchase this vehicle for personal, family, or household use; it also does not apply if we adjusted your payment schedule to your seasonal or irregular income.

2. YOUR OTHER PROMISES TO US

- a. If the vehicle is damaged, destroyed, or missing, you agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing. Using the vehicle, you agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. Security Interest. You give us a security interest in:
 - The vehicle and all parts or goods put on it.
 - All money or goods received (proceeds) for the vehicle.
 - All insurance, maintenance, service, or other contracts we finance for you, and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.This secured payment of all you owe on this contract, it also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. You may owe late charges. You will pay a late charge on each late payment, as shown on the front of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. You may have to pay all you owe at once, if you break your promises (default). We may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time.
 - You give false, incomplete, or misleading information on a credit application.
 - You start a proceeding in bankruptcy or are so started against you or your property, or
 - You break any agreements in this contract.The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amount due because you defaulted.
- c. You may have to pay collection costs. If we hire an attorney, who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs as the law allows. You will also pay any collection costs we incur as the law allows.
- d. We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redem). We will tell you how much to pay to redeem. You will tell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.
- f. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, including it, preparing it for sale, and selling it. Attorney fees and court costs, the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate and you pay.
- g. What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe, or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain

5/31/2021

interest to be placed on the tree without our written permission.

d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. **WARNING: UNLESS YOU PROVIDE US WITH EVIDENCE OF THE PHYSICAL DAMAGE INSURANCE COVERAGE AS REQUIRED BY THIS CONTRACT, WE MAY (BUT ARE NOT REQUIRED) PURCHASE INSURANCE AT YOUR EXPENSE TO PROTECT OUR INTEREST. THIS INSURANCE MAY, BUT NEED NOT, ALSO, PROTECT YOUR INTEREST. IF THE COLLATERAL BECOMES DAMAGED, THE COVERAGE WE PURCHASE MAY NOT PAY ANY CLAIM YOU MAKE OR ANY CLAIM MADE AGAINST YOU. YOU MAY LATER CANCEL THIS COVERAGE BY PROVIDING EVIDENCE THAT YOU HAVE OBTAINED PROPER COVERAGE ELSEWHERE. YOU ARE RESPONSIBLE FOR THE COST OF ANY INSURANCE PURCHASED BY US. THE COST OF THIS INSURANCE MAY BE ADDED TO YOUR AMOUNT FINANCED. IF THE COST IS ADDED TO THE AMOUNT FINANCED, THE ANNUAL PERCENTAGE RATE ON THIS CONTRACT WILL APPLY TO THIS ADDED AMOUNT. THE EFFECTIVE DATE OF COVERAGE MAY BE THE DATE YOUR PRIOR COVERAGE LAPSED OR ANOTHER DATE AFTER THAT DATE OF LAPSE. THE COVERAGE WE PURCHASE MAY BE CONSIDERABLY MORE EXPENSIVE THAN INSURANCE YOU CAN OBTAIN ON YOUR OWN AND MAY NOT SATISFY WASHINGTON'S MANDATORY LIABILITY INSURANCE LAWS. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.**

e. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Form No. 353-PA 7/11

refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. It does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. SERVICING AND COLLECTION CONTACTS

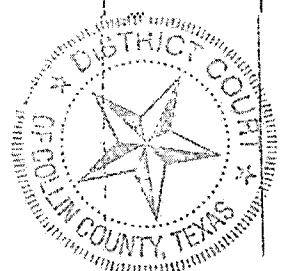
You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. APPLICABLE LAW

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

COPY

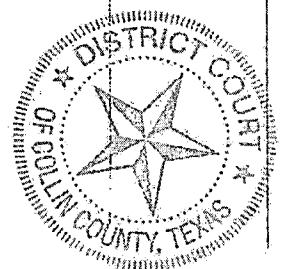
8/9



5/31/2021

COPY

9/9



Capital One
CAPITAL ONE
PO BOX 85870
RICHMOND VA 23285-5870

6/11/2021

TIRAN BUGGS
185 VINTAGE TRAIL
MCDONOUGH, GA 30253

Case Reference Number: 21061116255723

Dear TIRAN BUGGS,

We are researching your recent correspondence regarding your Capital One Auto Finance concerns and will provide a response as soon as possible.

Should you have any questions concerning your account, please contact our Customer Service Department at (800) 946-0332.

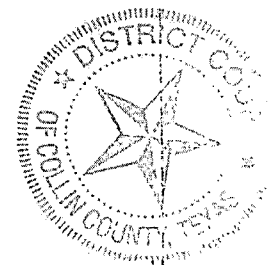
Sincerely,

Office of the President,
Capital One Auto Finance

T3-ACCT

141568225

Page 1 of 1





August 18, 2021

Capital One Auto Finance
7933 Preston Road
Piano, TX 75024
1-855-262-9821

ATTEMPT TO CONTACT LETTER



TIRAN D BUGGS
185 VINTAGE TRL
MCDONOUGH, GA 30253-4668

L108:
880002860

Account Number:
Vehicle:
VIN:

1781
11 DODGE CHALLENGER
283CJ7DJ08H589606

Dear TIRAN D BUGGS,

The Office of the President has attempted to contact you regarding your Capital One Auto Finance account, but we have not been able to reach you by phone. Please contact me immediately to discuss your concerns at 1-855-262-9821 extension -, Monday through Friday, from 9:00 a.m. to 6:00 p.m. Eastern Time.



Sincerely,

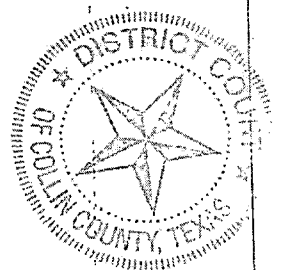
Capital One Auto Finance

0-0
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Capital One Auto Finance is a division of Capital One National Association, successor to Onyx Acceptance Corporation and NFB Funding, Inc.

OOTP AttemptToContact_50027

Page 1 of 1





PAYMENT PROCESSING CENTER
4795 Meadow Wood Lane, Suite 200
Chantilly, VA 20151

Please direct all correspondence to:
CAPITAL ONE AUTO FINANCE
PO BOX 260848
PLANO, TX 75028-0848



000162
TIRAN D BUGGS
185 VINTAGE TRL
MCDONOUGH, GA 30253-4668

Dear TIRAN D BUGGS:

Thank you for choosing Capital One for your auto finance needs. The attached check represents a refund in the amount of \$1,126.52. Please refer to the memo line of the attached check for a description of the refund.

We look forward to meeting your future financial service needs.

Check Date: 07/30/21
Check Number: 11566254
Invoice Number: 000005949032
MEMO: OVERPAYMENT REFUND

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND

Capital One CAPITAL ONE AUTO FINANCE
PO BOX 260848
PLANO, TX 75028-0848

32-1/1110 11566254

ACCOUNT NUMBER: [REDACTED] 1001

PAY EXACTLY: One Thousand One Hundred Twenty Six Dollars And 52 Cents

PAY TO THE ORDER OF: TIRAN D BUGGS
185 VINTAGE TRL
MCDONOUGH, GA 30253-4668

DATE: 07/30/21

\$ *****1,126.52

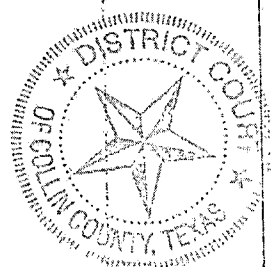
VOID AFTER 180 DAYS
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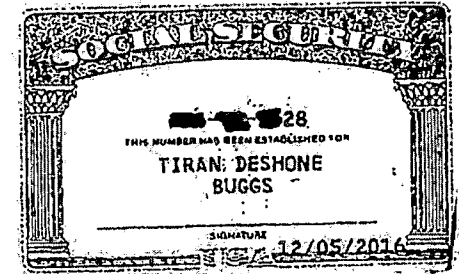
MEMO: OVERPAYMENT REFUND

Bank of America

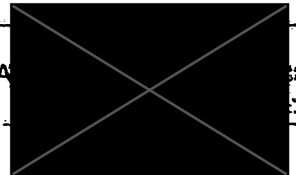
EXPLANATION OF ADDITIONAL SECURITY FEATURES INDICATED ON REVERSE SIDE

11566254 012 1836



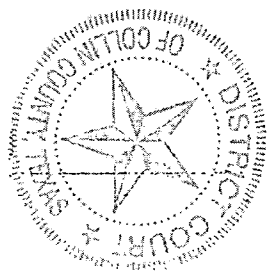


GEORGIA
DRIVER'S LICENSE
CLASS 8A



1120 POLKSTONE DR
MCDONOUGH, GA 30253-6782
HENRY
12 SEX M 12 EYES BRO
12 HT 6'02" 12 WT 180 LB

6-00-425517448378951618



Civil Action No. 21M06690Date Filed 6/9/21State Court
Magistrate Court
Georgia, DeKalb County

Attorney's Address

TIRAN BUGGS
185 VINTAGE TRAIL
MCDONOUGH GA 30253

DEKALB COUNTY JUDICIAL OFFICE

TIRAN BUGGS

Plaintiff

VS.

Name and Address of Party to be Served

SPEEDY RECOVERY SERVICES
6905 CHAPMAN RD
LITHONIA, GA 30058

Defendant

Garnishee

MARSHAL/SHERIFF'S ENTRY OF SERVICE

PERSONAL

☐ I have this day served the defendant _____ personally with a copy of the within action and summons.

RESIDENCE

☐ I have this day served the defendant _____ by leaving a copy of the action and summons at (his/her) dwelling house or usual place of abode with a person of suitable age and discretion residing therein; delivered same into the hands of _____ described as follows: age, about _____ years; weight, about _____ pounds; height, about _____ feet and _____ inches, domiciled at the residence of defendant.

CORPORATION

☒ Served the defendant Speedy Recovery by leaving a copy of the within action and summons with Richard Grossman (owner) CEO in charge of the office and place of doing business of said Corporation in this County.

TRUCK & MAIL

☐ I have this day served the above styled affidavit and summons on the defendant(s) by posting a copy of the same to the door of the premises designated in said affidavit, and on the same day of such posting by depositing a true copy of same in the United States Mail, First Class in an envelope properly addressed to the defendant(s) at the address shown in said summons, with adequate postage affixed thereon containing notice to the defendant(s) to answer said summons at the place stated in the summons.

NON EXT

☐ Diligent search made and defendant not to be found in the jurisdiction of this Court.This 14 day of July, 2021

21MCIV164677

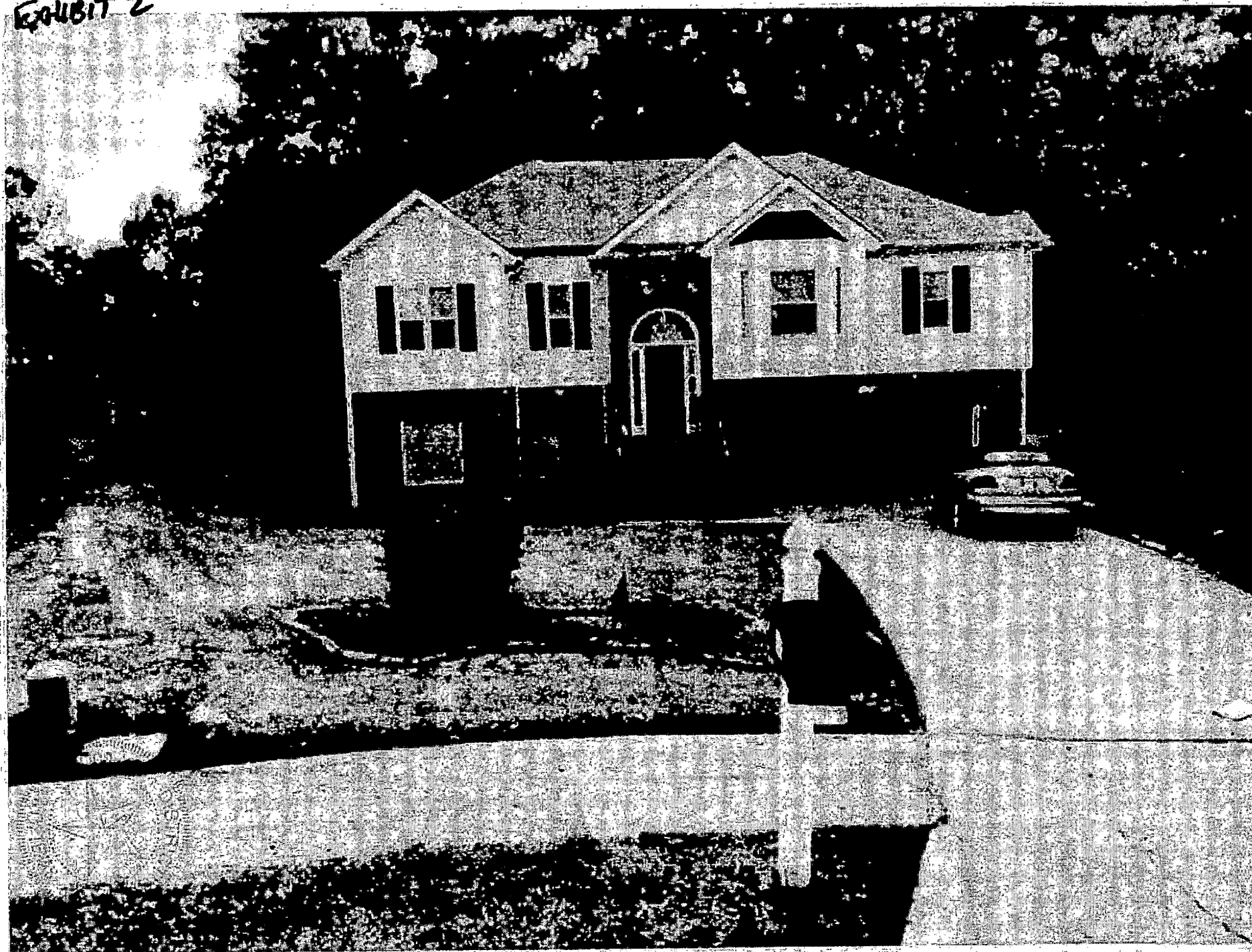
SHERIFF DOCKET _____ PAGE _____

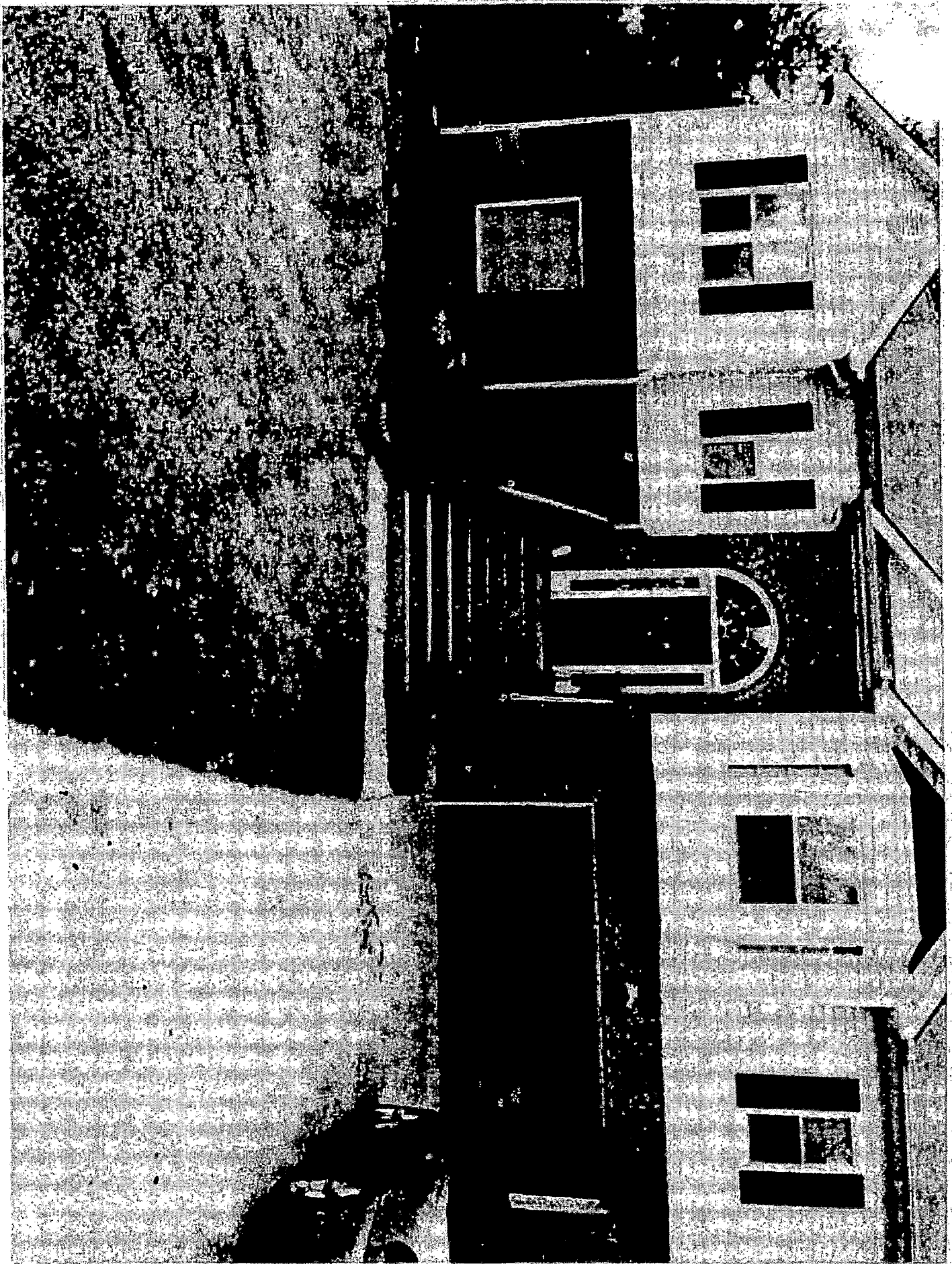
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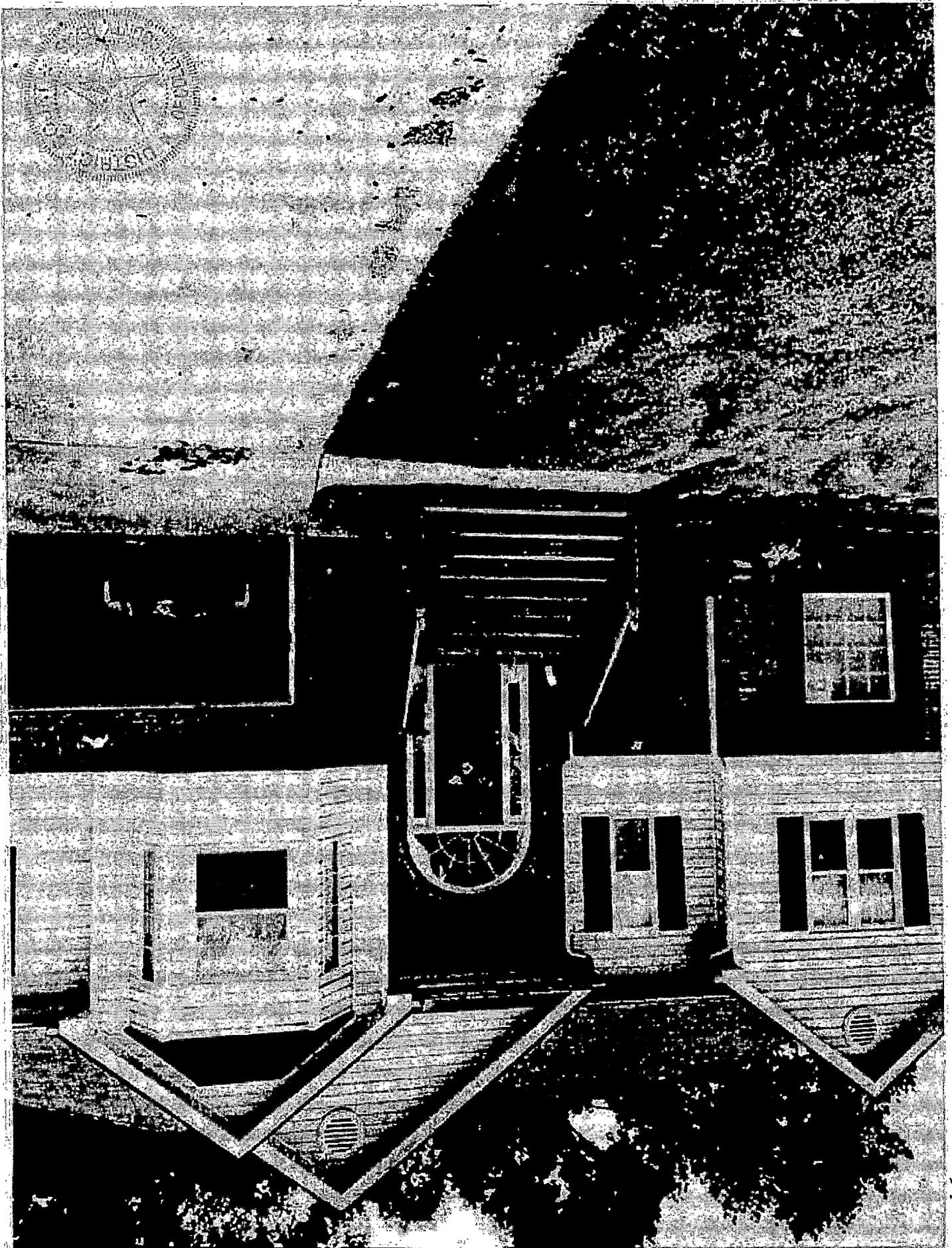
Deputy



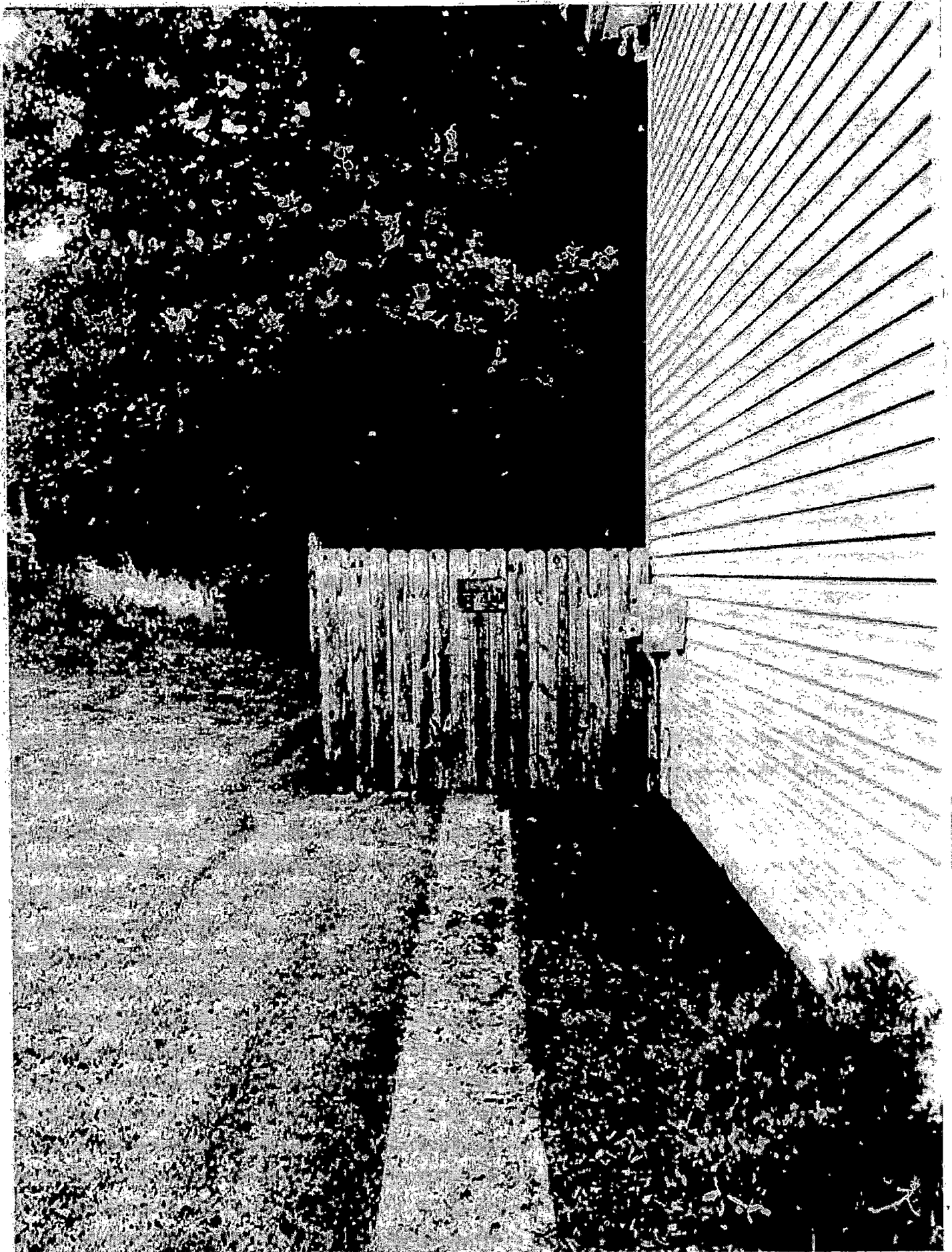
EXHIBIT 2

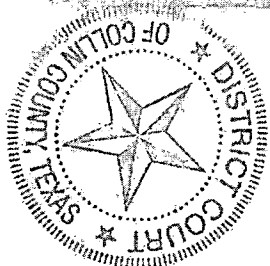
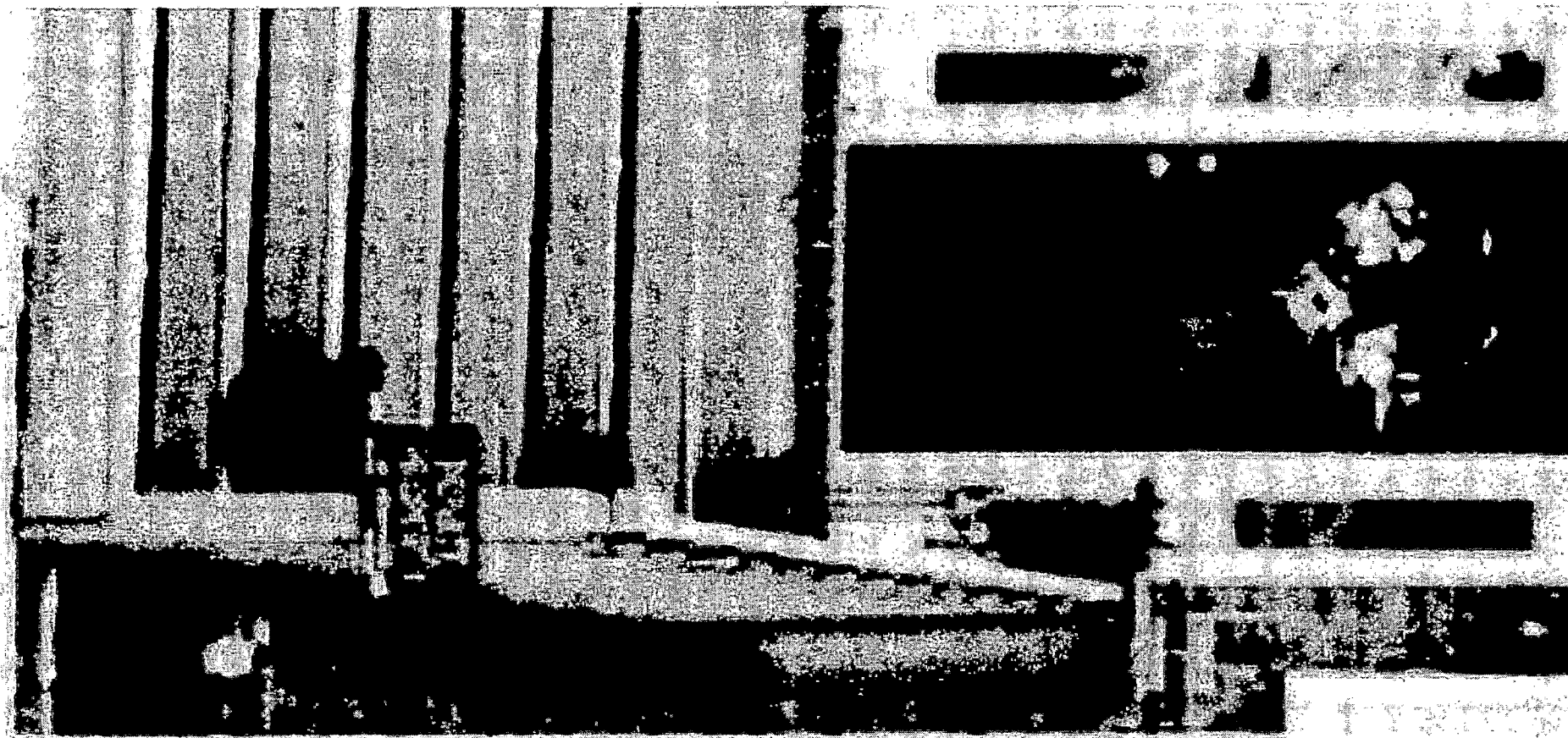














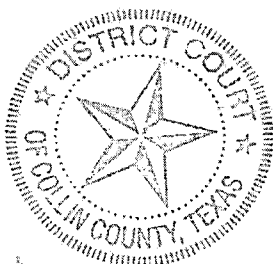
https://www.expert.com/ncaconline/disputeresults?intcmp=dispute_email_resultsread/1

Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options
Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options
Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options
Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options
Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options
Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options

OK

By federal law, your personal credit report must list all organizations that have requested your credit history. If you have evidence or reason to believe that this inquiry is the result of fraud or identity theft, you may contact us to dispute the inquiry and we also will place a fraud alert on your credit file to protect it from further fraud.

Account name	CAPITAL ONE AUTO FIN POW	Date of request(s)	08/24/2021	Options
Account name	PO BOX 258407 PLANO, TX 75025 800 946 0332	Date of request(s)	[REDACTED]	Options
Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options
Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options
Account name	[REDACTED]	Date of request(s)	[REDACTED]	Options
Account name	SPEDDY RECOVERY SERVICE	Date of request(s)	04/29/2021 03/16/2021 01/26/2021	Options
Account name	2270 S. STONEMTN, LITHONIA LITHONIA, GA 30058 770 484 6700	Date of request(s)	[REDACTED]	Options



STATE OF TEXAS)
COUNTY OF COLLIN)

I, Lynne Finley, District Clerk in and for Collin County Texas,
do hereby certify that the above foregoing is a true and correct copy of the
original document as the same appears on the file in the District Court,
Collin County, Texas. Witness my hand and seal of said Court, this
the 3 day of June, A.D., 2021.

LYNNE FINLEY, DISTRICT CLERK
COLLIN COUNTY, TEXAS

[Signature]
DEPUTY